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## BOOK REVIEWS AND NOTICES

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*Workmen's Compensation.* By J. E. RHODES, II. Macmillan, 1917. Pp. 225. \$1.50.

*Liability and Compensation Insurance.* By RALPH H. BLANCHARD. D. Appleton & Co., 1917. Pp. 286. \$2.00 net.

These two volumes constitute an important and timely contribution to the history of workmen's compensation in the United States. A difference in the aims of the authors causes some differences in the relative emphasis given to various phases of the subject. In *Workmen's Compensation*, Mr. Rhodes gives "a brief history of the workmen's compensation movement in this country, and an outline of the principles on which the system is based," while Mr. Blanchard's volume deals with the subject from the point of view of insurance. Both, however, cover the main features of the whole subject.

*Workmen's Compensation* is divided into ten chapters, dealing, respectively, with "An Introductory Survey," "Industrial Accidents and Accident Insurance," "The European Background," "Agitation in the United States," "Early Attempts in the United States," "The Constitutionality of Compensation Legislation," "Compensation Legislation in the United States," "The Insurance of the Compensation Obligation," "The Administration of Compensation Laws," and "Some Social Aspects of Workmen's Compensation." In the appendixes are given a summary of the movement in New York, a reprint of the "Standards for Workmen's Compensation Laws" of the American Association for Labor Legislation, and an excellent digest of the laws in force at the end of 1916. A list of references is appended to each chapter. The volume closes with an unclassified bibliography, a list of the cases cited but without references to the official reporter, and an index.

The work brings together valuable material from a number of sources. It attempts to show the place of workmen's compensation in the development of the industrial situation. Therefore, a great deal of space is given to the discussion of the industrial revolution, to various kinds of labor legislation, to methods of voluntary insurance against industrial accidents, and to the whole system of social insurance. The sections dealing specifically with workmen's compensation cover the

history of the movement, the legislation and the principles on which it is based, constitutionality, administration, and methods of insuring. A general view of the whole subject is presented.

Mr. Blanchard's volume, *Liability and Compensation Insurance*, views the subject from a particular aspect. The work is divided into three parts. Part I, "Industrial Accidents and Their Prevention," presents briefly and clearly the facts of industrial accidents as far as we have statistics on them, the possibilities of accident prevention, and the results of such work. Part II deals with "Employers' Liability and Workmen's Compensation." Here, with more detail, are given the common law of employers' liability, a criticism of the system, the theory of workmen's compensation, the historical development in Germany, England, and the United States. The chief features of compensation legislation in this country are then presented in five chapters, and a final chapter deals with the constitutionality of the legislation. Part III, "Employers' Liability and Workmen's Compensation Insurance," is the especially valuable part of the work. The principles and practices of insurance are applied to workmen's compensation in ten chapters, covering the following subjects: "The Theory of Insurance as Applied to Employers' Liability and Workmen's Compensation," "Methods of Insurance," "The Policy Contract," "Manual Premium Rates," "Merit Rating," "Reserves," and "Insurance of the Catastrophe Hazard." In the appendixes are given the New York workmen's compensation law, and a form of a typical policy contract. The work closes with an index.

The rating problem presented by insurance of workmen's compensation obligations is clearly presented, the methods now being developed are discussed, criticisms are made and conclusions are drawn, and references are given to the best authorities on the problem. In the presentation of the insurance problem an important and timely contribution has been made.

EDITH S. GRAY

UNIVERSITY OF CHICAGO

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*Standards of American Legislation.* An Estimate of Restrictive and Constructive Factors. By ERNST FREUND. University of Chicago Press, 1917. Pp. xx+317. \$1.50 net, postage extra; weight 1 lb. 10 oz.

This is a noteworthy contribution to the scientific improvement of our legal system. It purports to be an essay of constructive criticism